

Table I.B.2.b.1.b Among self-insured plans, percent of private-sector employees that are enrolled in a plan with stop-loss coverage by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	65.4%	16.4%	39.8%	54.4%	86.0%	63.0%	37.8%	66.4%
Industry group **								
Agric., fish., forest.	66.5%	--	--	--	88.2%	68.5%	--	66.5%
Mining and manufacturing	70.6%	--	54.3%	69.5%	90.7%	64.0%	60.1%	70.8%
Construction	71.4%	18.6% *	19.7% *	57.0%	78.1%	82.1%	33.7% *	80.9%
Utilities and transp.	54.4%	0.0%	--	28.1% *	84.6%	51.2%	--	54.8%
Wholesale trade	82.5%	--	58.9%	61.7%	90.0%	83.8%	44.5%	84.5%
Fin. svcs. and real estate	52.4%	--	--	61.0%	89.7%	48.2%	37.4% *	52.7%
Retail trade	51.2%	--	51.7%	56.2%	93.7%	47.2%	33.7%	51.7%
Professional services	67.5%	19.3% *	42.0% *	48.0%	84.3%	66.4%	35.9%	68.5%
Other services	77.6%	18.9% *	38.8% *	46.8%	73.5%	82.1%	33.6%	80.2%
Ownership								
For profit, incorporated	62.4%	13.8%	29.4%	56.8%	85.9%	59.6%	33.4%	63.4%
For profit, unincorporated	66.9%	16.1% *	56.4%	50.6%	88.1%	63.0%	42.4%	68.4%
Nonprofit	76.0%	27.0% *	60.4%	49.0%	84.2%	76.2%	49.9%	76.8%
Age of firm								
Less than 5 years	62.9%	7.8% *	76.1%	42.4% *	79.4%	73.2%	44.8%	70.0%
5-9 years	47.4%	7.2% *	40.2% *	35.7% *	54.1%	67.0%	33.8% *	51.3%
10-19 years	82.1%	30.8% *	22.7% *	47.2%	81.3%	96.9%	27.9%	90.2%
20 or more years	64.7%	18.3%	40.2%	61.8%	88.9%	61.4%	40.4%	65.2%
Multi/single status								
2 or more locations	65.3%	--	26.4% *	55.5%	89.1%	62.4%	38.3%	65.4%
1 location only	66.0%	16.6%	41.4%	54.1%	79.6%	86.1%	37.7%	76.9%
Percent full-time employees								
Less than 25%	78.2%	0.0%	--	10.9% *	77.0%	85.7%	6.9% *	83.3%
25-49 %	71.7%	--	10.8% *	36.5% *	87.2%	72.6%	24.9% *	73.3%
50-74 %	66.4%	13.8% *	33.0% *	41.6%	78.0%	67.2%	26.7%	68.5%
75% or more	64.8%	17.4%	43.0%	57.2%	86.8%	61.8%	40.7%	65.6%
Union presence								
No union employees	70.5%	15.9%	34.7%	53.0%	87.2%	69.3%	35.7%	72.1%
Has union employees	51.1%	--	75.6%	67.7%	77.8%	48.6%	56.5%	51.0%
Percent low-wage employees								
50% or more low-wage	57.9%	1.9% *	20.5% *	46.4%	81.4%	56.4%	30.3%	58.8%
Less than 50% low-wage	66.3%	18.5%	40.9%	55.3%	86.4%	63.9%	38.5%	67.3%
Percent women employees								
Less than 25%	70.6%	11.1% *	37.4%	59.1%	86.4%	69.8%	33.8%	72.9%
25-49 %	56.0%	18.5% *	54.8%	58.8%	87.9%	50.8%	51.5%	56.1%
50-74 %	64.8%	18.9% *	49.3% *	49.8%	85.9%	62.5%	42.1%	65.5%
75% or more	74.1%	20.6% *	18.8% *	40.9%	82.3%	75.4%	25.2%	75.8%
Percent age 50 or older employees								
Less than 25%	68.6%	8.9% *	24.6%	42.8%	84.3%	69.2%	29.3%	70.9%
25-49 %	62.2%	11.6% *	56.9%	61.3%	84.7%	59.0%	47.7%	62.5%
50-74 %	72.7%	48.8%	23.0% *	66.5%	93.5%	68.3%	45.0%	73.6%
75% or more	69.2%	23.7% *	--	75.8%	94.5%	69.2%	25.5% *	75.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.2.b.1.b Standard errors among self-insured plans for percent of private-sector employees that are enrolled in a plan with stop-loss coverage by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1.11%	3.35%	6.33%	3.63%	1.51%	1.34%	3.27%	1.14%
Industry group **								
Agric., fish., forest.	7.14%	--	--	--	11.70%	8.26%	--	7.61%
Mining and manufacturing	2.54%	--	13.83%	9.97%	2.38%	3.22%	8.35%	2.59%
Construction	4.44%	10.10% *	11.43% *	11.82%	8.73%	6.59%	10.38% *	5.07%
Utilities and transp.	4.95%	0.00%	--	15.86% *	9.94%	5.42%	--	5.01%
Wholesale trade	3.24%	--	15.43%	10.06%	3.56%	4.33%	10.80%	3.37%
Fin. svcs. and real estate	2.83%	--	--	12.83%	2.80%	3.07%	13.06% *	2.89%
Retail trade	3.34%	--	15.44%	10.66%	2.51%	3.55%	9.19%	3.43%
Professional services	1.82%	7.65% *	13.60% *	7.26%	2.86%	2.13%	6.76%	1.87%
Other services	2.62%	6.19% *	14.03% *	8.77%	5.04%	2.81%	5.62%	2.59%
Ownership								
For profit, incorporated	1.39%	4.01%	5.62%	4.53%	1.92%	1.64%	3.80%	1.43%
For profit, unincorporated	3.00%	6.39% *	14.33%	7.57%	3.70%	4.01%	7.04%	3.18%
Nonprofit	1.92%	9.86% *	16.84%	9.38%	3.12%	2.25%	9.23%	1.95%
Age of firm								
Less than 5 years	5.87%	4.56% *	14.90%	13.56% *	7.44%	14.32%	11.42%	6.68%
5-9 years	6.23%	4.71% *	16.52% *	11.31% *	11.10%	10.15%	10.95% *	7.36%
10-19 years	3.19%	10.19% *	9.47% *	8.86%	6.35%	1.24%	5.33%	2.56%
20 or more years	1.16%	4.78%	8.23%	4.17%	1.24%	1.34%	4.02%	1.19%
Multi/single status								
2 or more locations	1.22%	--	11.93% *	6.00%	1.33%	1.36%	7.47%	1.22%
1 location only	2.29%	3.40%	6.75%	4.32%	3.57%	4.42%	3.54%	2.64%
Percent full-time employees								
Less than 25%	3.28%	0.00%	--	10.21% *	7.64%	3.10%	5.50% *	3.08%
25-49 %	4.05%	--	5.76% *	15.80% *	5.34%	4.78%	7.86% *	4.19%
50-74 %	3.17%	7.48% *	13.53% *	12.13%	6.35%	3.73%	6.32%	3.30%
75% or more	1.23%	4.06%	7.06%	3.94%	1.60%	1.49%	3.78%	1.27%
Union presence								
No union employees	1.18%	3.38%	5.78%	3.80%	1.46%	1.49%	3.12%	1.23%
Has union employees	2.27%	--	15.09%	11.31%	5.87%	2.41%	13.43%	2.29%
Percent low-wage employees								
50% or more low-wage	3.11%	1.70% *	7.56% *	9.70%	3.77%	3.55%	6.84%	3.23%
Less than 50% low-wage	1.18%	3.86%	6.60%	3.88%	1.61%	1.43%	3.52%	1.21%
Percent women employees								
Less than 25%	1.94%	3.84% *	9.12%	5.63%	3.18%	2.53%	4.88%	2.01%
25-49 %	2.26%	7.86% *	12.09%	8.06%	2.77%	2.54%	8.07%	2.31%
50-74 %	2.02%	8.21% *	16.06% *	7.97%	2.53%	2.34%	7.55%	2.06%
75% or more	1.93%	8.44% *	7.49% *	7.80%	3.42%	2.21%	4.79%	1.94%
Percent age 50 or older employees								
Less than 25%	1.86%	2.84% *	6.35%	5.23%	2.69%	2.30%	4.07%	1.93%
25-49 %	1.54%	5.76% *	9.87%	5.84%	2.28%	1.78%	6.14%	1.58%
50-74 %	2.53%	12.72%	11.23% *	9.29%	1.71%	3.25%	7.42%	2.59%
75% or more	5.93%	10.22% *	--	12.12%	3.90%	9.28%	8.92% *	6.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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